

Information to identify the case:			
Debtor 1:	John F. Brown		Social Security number or ITIN: xxx-xx-0498
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Southern District of New York		EIN: ____-____-____
Case number:	21-10780-mew		Date case filed for chapter: 7 4/23/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case

12/17

For the debtor(s) listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office and the office of the U.S. Trustee cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John F. Brown	
2. All other names used in the last 8 years		
3. Address	250 South End Avenue #2H New York, NY 10280	
4. Debtor's attorney Name and address	Gregory M. Messer Law Offices of Gregory Messer, PLLC 26 Court Street Suite 2400 Brooklyn, NY 11242	Contact phone (718) 858-1474 Email: gremesser@aol.com
5. Bankruptcy trustee Name and address	Yann Geron Yann Geron Geron Legal Advisors LLC 370 Lexington Avenue Suite 1101 New York, NY 10017	Contact phone 646-560-3224 Email: ygeron@reitterlaw.com

For more information, see page 2 >

Debtor **John F. Brown**

Case number **21-10780-mew**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.</p>	<p>One Bowling Green New York, NY 10004-1408</p> <p>Clerk of the Bankruptcy Court: Vito Genna</p>	<p>Office Hours: <u>Monday – Friday</u> <u>8:30 AM – 5:00 PM</u></p> <p>Contact phone 212-668-2870 Date: 4/23/21</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>May 21, 2021 at 09:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtor should bring this notice to the first meeting of creditors, together with any other documents requested by the trustee.</p>	<p>Location:</p> <p>Teleconference *ONLY*, Contact Trustee (see Trustee Section), for direction</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 7/20/21</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p>	<p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>Deadline for holder(s) of a claim secured by a security interest in the principal residence pursuant to Rule 3002(c)(7)(A):</p> <p>Filing deadline: 70 days after the order for relief is entered.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	
<p>13. Debtors</p>	<p>Duty to complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 423 (Certification About a Financial Management Course) must be filed within 60 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Certification About a Financial Management Course and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certification, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.</p>	

In re:
John F. Brown
Debtor

Case No. 21-10780-mew
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User:

Page 1 of 2

Date Rcvd: Apr 23, 2021

Form ID: 309A

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2021:

Recip ID	Recipient Name and Address
db	+ John F. Brown, 250 South End Avenue, #2H, New York, NY 10280-1075
smg	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	+ New York City Dept. Of Finance, Office of Legal Affairs, 375 Pearl Street, 30th Floor, New York, NY 10038-1442
smg	+ United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
7835173	+ DR. ERIC STEIBLE, DC, 11040 SANTA MONICA, SUITE 404, LOS ANGELES, CA 90025-7547
7835174	+ EDFINANCIAL SERVICES L, 120 N SEVEN OAKS DRIVE, KNOXVILLE, TN 37922-2359
7835177	+ MANHATTAN MINI STORAGE, 100 WASHINGTON ST, NEWARK, NJ 07102-3024
7835179	+ ROB O'CONNOR, C/O VELOCITY INVESTMENTS, 1800 ROUTE 34 N, WALL, NJ 07719-9168
7835182	+ TEACHERS FED CREDIT UN, 102 MOTOR PKWY, HAUPPAUGE, NY 11788-5109
7835183	+ TEXWOOD INVESTMENT INC, C/O CUSHMAN & WAKEFIELD, PO BOX 9334, NEW YORK, NY 10087-2334
7835184	TIME INVESTMENT CO, 929 E NORTH RIVER, WEST BEND, WI 53095
7835185	+ US DEPT ED, PO BOX 5609, GREENVILLE, TX 75403-5609

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: gremesser@aol.com	Apr 23 2021 19:11:00	Gregory M. Messer, Law Offices of Gregory Messer, PLLC, 26 Court Street, Suite 2400, Brooklyn, NY 11242
tr	+ EDI: QYGERON.COM	Apr 23 2021 23:43:00	Yann Geron, Yann Geron, Geron Legal Advisors LLC, 370 Lexington Avenue, Suite 1101, New York, NY 10017-6532
smg	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Apr 23 2021 19:12:00	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
ust	+ Email/Text: ustpreion02.br.ecf@usdoj.gov	Apr 23 2021 19:12:00	United States Trustee, Office of the United States Trustee, U.S. Federal Office Building, 201 Varick Street, Room 1006, New York, NY 10014-7016
7835169	+ EDI: AMEREXPR.COM	Apr 23 2021 23:43:00	AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
7835170	+ EDI: CAPITALONE.COM	Apr 23 2021 23:43:00	CAPITAL ONE BANK USA N, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
7835178	+ Email/Text: recovery@paypal.com	Apr 23 2021 19:12:00	PAYPAL, CORPORATE HEADQUARTERS, 2211 NORTH FIRST STREET, SAN JOSE, CA 95131-2021
7835180	+ EDI: RMSC.COM	Apr 23 2021 23:43:00	SYNCB/PPC, PO BOX 965005, ORLANDO, FL 32896-5005
7835188	+ EDI: VERIZONCOMB.COM	Apr 23 2021 23:43:00	VERIZON, PO BOX 1100, ALBANY, NY 12250-0001

TOTAL: 9

District/off: 0208-1

User:

Page 2 of 2

Date Rcvd: Apr 23, 2021

Form ID: 309A

Total Noticed: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
7835172		CUSHMAN & WAKEFIELD
7835176		HELMUT ERIC STEIBL
7835181		TEACHERS FED CREDIT UN
7835171	*+	CAPITAL ONE BANK USA N, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
7835175	*+	EDFINANCIAL SERVICES L, 120 N SEVEN OAKS DRIVE, KNOXVILLE, TN 37922-2359
7835186	*+	US DEPT ED, PO BOX 5609, GREENVILLE, TX 75403-5609
7835187	*+	US DEPT ED, PO BOX 5609, GREENVILLE, TX 75403-5609

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2021 at the address(es) listed below:

Name	Email Address
Gregory M. Messer	on behalf of Debtor John F. Brown lduc@aol.com NY54@ecfbis.com;gmesser@messer-law.com,mwilliams@messer-law.com
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 2